# **United States Bankruptcy Court Eastern District of Wisconsin**

In re	Diane A Perkins		Case No	13-24317
-		Debtor ,		
			Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amount of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	75,300.00		
B - Personal Property	Yes	3	10,148.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		113,574.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,103.56	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		19,149.64	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,037.26
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,989.58
Total Number of Sheets of ALL Schedu	ıles	21			
	To	otal Assets	85,448.00		
		'	Total Liabilities	136,827.20	

# **United States Bankruptcy Court Eastern District of Wisconsin**

In re	Diane A Perkins	Case No	13-24317		
	Debtor	,			
		Chapter		7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	4,103.56
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	4,103.56

# State the following:

Average Income (from Schedule I, Line 16)	3,037.26
Average Expenses (from Schedule J, Line 18)	2,989.58
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,461.36

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		38,274.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,103.56	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		19,149.64
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		57,423.64

Valued according to Tax Assessor

In re	Diane A Perkins		Case No	13-24317	
		Debtor			

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property  Nature of Debtor's Interest in Property  Nature of Debtor's Interest in Property  Nature of Debtor's Interest in Property, wife, Joint, or Community  Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption  Amount of Secured Claim	homestead located at 4434 N 56th St, Milwaukee WI, 53218	fee simple	-	75,300.00	113,574.00
	Description and Location of Property		Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured	

Sub-Total > 75,300.00 (Total of this page)

75,300.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re	Diane	Αr	'erkins

Case No.	13-24317	

Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash	-	4.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	checking account with US Bank	-	94.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	couch, table & chairs, personal computer, bedroom furniture television, misc. appliances, light fixtures, misc. personal property items in debtor's possession; no one item valued at more than \$500		3,450.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	misc. clothing and wearing apparel in debtor's possession	-	500.00
7.	Furs and jewelry.	misc. jewelry in debtor's possession	-	300.00
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	term life policy; no cash value	-	0.00
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > **4,348.00** (Total of this page)

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n re	Diane	Α	Perkins

Case No.	13-24317	
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Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	1	Retirement Account - 403B Thrift Plan	-	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(Tota	al of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re **Diane A Perkins** 

Case No.	13-24317	
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Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		004 Honda Civic average condition, in debtor's ossession	-	5,800.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

5,800.00

Total >

10,148.00

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In	re

**Diane A Perkins** 

Case No.	13-24317	

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)  ■ 11 U.S.C. §522(b)(2)  □ 11 U.S.C. §522(b)(3)	☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years then with respect to cases commenced on or after the date of adjustment
	with respect to cases commenced on or after the date of adjustm

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand cash	11 U.S.C. § 522(d)(5)	4.00	4.00
Checking, Savings, or Other Financial Accounts, Cochecking account with US Bank	Certificates of Deposit 11 U.S.C. § 522(d)(5)	94.00	94.00
Household Goods and Furnishings couch, table & chairs, personal computer, bedroom furniture television, misc. appliances, light fixtures, misc. personal property items in debtor's possession; no one item valued at more than \$500	11 U.S.C. § 522(d)(3)	3,450.00	3,450.00
Wearing Apparel misc. clothing and wearing apparel in debtor's possession	11 U.S.C. § 522(d)(3)	500.00	500.00
Furs and Jewelry misc. jewelry in debtor's possession	11 U.S.C. § 522(d)(4)	300.00	300.00
Interests in Insurance Policies term life policy; no cash value	11 U.S.C. § 522(d)(7)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of Retirement Account - 403B Thrift Plan	or Profit Sharing Plans 11 U.S.C. § 522(d)(12)	0.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Honda Civic average condition, in debtor's possession	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,675.00 2,125.00	5,800.00

10,148.00 Total: 10,148.00

In re	Diane A Perkins	Cas	ise No	13-24317	

Debtor

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	C O D E B T O R	Hu H W J C	NATURI DESCRIPT OF	nity M WAS INCURRED, E OF LIEN, AND ION AND VALUE PROPERTY ECT TO LIEN	CONTINGENT	UNLLQULDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420		-	homestead locate Milwaukee WI, 532 Valued according	to Tax Assessor		E D			
		L	Value \$	75,300.00	Ц			113,574.00	38,274.00
Account No.			Value \$						
			Value \$						
Account No.									
	上	L	Value \$						
continuation sheets attached				S (Total of th	ubto nis p			113,574.00	38,274.00
				(Report on Summary of Sc	_	otal ules	1	113,574.00	38,274.00

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Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent," If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

## ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Diane A Perkins** 

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# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY								,
CREDITOR'S NAME,	000	1	sband, Wife, Joint, or Community	CO	UZLL	DI		AMOUNT NOT ENTITLED TO
AND MAILING ADDRESS INCLUDING ZIP CODE,	E B	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	N T I	ユーダン	SPUTE	AMOUNT OF CLAIM	PRIORITY, IF ANY
AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C J	AND CONSIDERATION FOR CLAIM	NGENT	ULDAH	T E D	OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. xxxxxx7000			2006 & 2007	Т	HED			
City of Milwaukee 200 E. Wells Street			Delinquent taxes - Property Taxes					0.00
Room 103 Milwaukee, WI 53202		-						
							2,953.45	2,953.45
Account No. xxx-xxx1.300			6/11/07					
City of Milwaukee- Water 841 N. Broadway			Utilities					0.00
Room 406		_						
Milwaukee, WI 53202								
Account No.	╁			$\vdash$		Н	1,150.11	1,150.11
Account No.	1							
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets atta	che	d to	)	Subt				0.00
Schedule of Creditors Holding Unsecured Price				his 1	pag	e)	4,103.56	4,103.56
					'ota	- 1		0.00
			(Report on Summary of So	hed	ule	s) [	4,103.56	4,103.56

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		Debtor			

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	C	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		ONTINGEN	Z L Q U L D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx9881  Americollect Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221		-	Opened 4/01/11 Collection Attorney Froedtert Memorial Lutheran Ho	T T	A T E D	D	1,082.00
Account No. xxxxx9042  Americollect Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221		-	Opened 3/01/12 Last Active 4/13/12 Collection Attorney Froedtert Memorial Lutheran Ho				266.00
Account No. xxxxx7063  Americollect Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221		-	Opened 9/01/11 Last Active 3/16/12 Collection Attorney Froedtert Memorial Lutheran Ho				124.00
Account No. xxxx4396  Amo Recoveries Po Box 926100 Norcross, GA 30010		-	Opened 6/01/11 Collection Attorney Emergency Medicine Specialists				248.00
_ <b>7</b> continuation sheets attached			(Total of	Sub this			1,720.00

In re	Diane A Perkins		Case No	13-24317	
-		Debtor			

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DINPUTED	AMOUNT OF CLAIM
Account No.			1/1/05	Т	T E		
Armor Inc 6737 W. Washington St. 3110 53214 Milwaukee, WI 53214		-	Medical Services				198.00
Account No.			AT&T Wireless				
Asset Acceptance Po Box 2036 Warren, MI 48090		-					0.00
Account No.	┢		11/1/06				
AT&T PO Box 8100 Aurora, IL 60507		-	Phone Service				280.00
Account No.			Medical College of Wisconsin				
Attorney Deborah Krusche Bruck Bruck Law Offices SC Mc Geoch Bldg 322 E Michigan St., 6th Floor Milwaukee, WI 53202-5087		-					0.00
Account No. xxxxxxxx9912	t	$\vdash$	12/15/04		$\vdash$		
Berrada Properties 1 LLC P.O. Box 241191 Milwaukee, WI 53224		-	Money Judgement				841.50
Sheet no1 of _7 sheets attached to Schedule of		_	<u> </u>	Sub	l tota	<u>l</u> 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,319.50

In re	Diane A Perkins		Case No	13-24317
_		Debtor		

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx - xxxxxxxxx -xxx1984			5/25/06	] T	T E		
City of Milwaukee Violations Bureau PO Box 346 Milwaukee, WI 53201		_	Violations 370580722		D		145.00
Account No.			2005-2007	T			
City of Milwaukee Violations Bureau PO Box 346 Milwaukee, WI 53201		_	Violations				200.00
				L	L		690.00
Fed Adj Co Po Box 170680 Milwaukee, WI 53217		-	Medical				696.00
Account No.  Financial Control Solutions PO Box 668 Germantown, WI 53022-0668		_	7/1/06 Medical Services				491.00
Account No.	t	T	Time Warner Cable	T	T		
Financial Control Solutions PO Box 668 Germantown, WI 53022-0668		_					0.00
Sheet no. 2 of 7 sheets attached to Schedule of				Subt	tota	1	2 022 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	2,022.00

In re	Diane A Perkins			Case No	13-24317	
_		Debtor	_,			

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ΙQ	1 =	AMOUNT OF CLAIM
Account No. 3376			2007	T	E		
Froedtert Hospital 9200 West Wisconsin Avenue Milwaukee, WI 53226-3596		-	Overdrawn Account		D		215.74
Account No.			Notice Only	Т	T		
Heuer Law Offices, SC 9312 W. National Ave Milwaukee, WI 53227		-					0.00
	L			_	$oldsymbol{\perp}$		0.00
Account No. xxxxx8341  Law Offices of Mitchell Kay PO Box 9006 Smithtown, NY 11787		-	10/20/07 Phone Service				400.96
Account No. xxx6036			Opened 7/01/11 Last Active 10/02/12	十	T		
MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Collection Attorney Medical College Physicians				1,562.00
Account No. xxx3335			Opened 12/01/10	$\dagger$	T		
MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Collection Attorney Medical College Physicians				1,005.00
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of				Sub	otota	ıl	2 102 70
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	paş	ge)	3,183.70

In re	Diane A Perkins			Case No	13-24317	
_		Debtor	_,			

CREDITOR'S NAME,	Ç	Ηu	usband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBT OR	C J M	DATE CLAIM WAS INCURRED CONSIDERATION FOR CLAIM. IF IS SUBJECT TO SETOFF, SO ST	CLAIM	_ Z G ш Z	) Z J J D O D O D A F	SPUTED	AMOUNT OF CLAIM
Account No. xxx2090			Opened 8/01/11		Т	ΙEΙ		
MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Collection Attorney Medical College Physicians			ם		884.00
Account No. xxx3368			Opened 2/01/11					
MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Collection Attorney Medical College Physicians					200.00
								208.00
Account No. xxx9894  MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Opened 1/01/09 Last Active 2/17/09 Collection Attorney Medical College Physicians					201.00
Account No. xxx8867			Opened 12/01/11					
MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Collection Attorney Medical College Physicians					117.00
Account No. xxx3590		H	Opened 3/01/10 Last Active 7/15/11					
MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Collection Attorney Medical College Physicians					31.00
Sheet no. 4 of 7 sheets attached to Schedule of				S	ubt	ota	l	1 111 00
Creditors Holding Unsecured Nonpriority Claims				(Total of th	nis 1	oag	e)	1,441.00

In re	Diane A Perkins		Case No	13-24317
_		Debtor		

CREDITOR'S NAME,	C	Ηu	usband, Wife, Joint, or Community	C	U	D	Т	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	SPUTED	· I	AMOUNT OF CLAIM
Account No. xxx0818			Opened 1/01/12	Т	T E			
MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Collection Attorney Medical College Physicians		D			30.00
Account No. xxx4560			Opened 5/01/12					
MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201		-	Collection Attorney Medical College Physicians					
								25.00
Account No. xxxx2503  Osi Collect 507 Prudential Rd. Horsham, PA 19044		-	Opened 10/01/11 Collection Attorney Wheaton Franciscan Inc					3,078.00
Account No. xxxx5210			Opened 3/01/12			T	T	
Osi Collect 507 Prudential Rd. Horsham, PA 19044		-	Collection Attorney Wheaton Franciscan Inc					1,662.00
Account No. xxxx6444			Opened 6/01/11			T	$^{\dagger}$	
Osi Collect 507 Prudential Rd. Horsham, PA 19044		-	Collection Attorney Midwest Area Physicians Llc					242.00
Sheet no. 5 of 7 sheets attached to Schedule of		•	S	Subt	tota	1	T	E 007 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)		5,037.00

In re	Diane A Perkins		Case No	13-24317
_	D	ebtor,		

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 10/01/11 Last Active 3/26/13 Account No. xxxx1604 Collection Attorney Wheaton Franciscan Inc **Osi Collect** 507 Prudential Rd. Horsham, PA 19044 206.00 Opened 8/01/11 Last Active 2/26/13 Account No. xxxx6113 Collection Attorney Wheaton Franciscan Inc **Osi Collect** 507 Prudential Rd. Horsham, PA 19044 78.00 Account No. xxxx6022 Opened 8/01/12 Collection Attorney Wheaton Franciscan Inc. **Osi Collect** 507 Prudential Rd. Horsham, PA 19044 60.00 Account No. xxxx0138 Collection for Security System **Pinnacle Credit Services** 1290 Sandhill Rd Orem, UT 84058 1,506.44 Account No. xxxx8052 Opened 11/01/10 Collection Attorney St Joseph S Emerg Phys Llp **United Collect Bur Inc** 5620 Southwyck Blv **Toledo, OH 43614** 202.00 Sheet no. 6 of 7 sheets attached to Schedule of Subtotal 2.052.44 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

In re	Diane A Perkins			Case No	13-24317	
_		Debtor	_,			

	_	_		_			i
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	18	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0657			Opened 1/01/08 Last Active 3/28/13	1 i	Ť		
Wi Electric / Wi Energies Attention: Jill Costello Po Box 2046 Room A130 Milwaukee, WI 53201		-	Agriculture		Ď		
							2,374.00
Account No. xxxxxx4822 Wi Electric / Wi Energies Attention: Jill Costello Po Box 2046 Room A130		-	Opened 10/31/05 Last Active 11/01/07 Agriculture				
Milwaukee, WI 53201							
							Unknown
Account No.	-		2001 Consumer Debt				
Your Credit 25331 1h 10 West San Antonio, TX 78257		-					
							0.00
Account No.							
Account No.	$\vdash$						
Sheet no7 of _7 sheets attached to Schedule of				L	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,374.00
			(2)		Γota		19,149.64
			(Report on Summary of So	chec	iule	es)	13,173.07

In re	Diane A Perkins			Case No	13-24317	
		Debtor	,			

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re	Diane A Perkins		Case No	13-24317	
_		, Debtor			

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Diane A Perkins

Debtor(s)

13-24317

Case No.

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	OF DEBTOR AND SI	POUSE		
Single	RELATIONSHIP(S): Granddaughter	AGE(S): <b>16</b>			
Employment:	DEBTOR	L	SPOUSE		
Occupation					
Name of Employer	Froedtert Hospital				
How long employed	12yrs				
Address of Employer	9200 West Wisconsin Avenue Milwaukee, WI 53226-3596				
INCOME: (Estimate of average or	r projected monthly income at time case filed)		DEBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)	\$	2,788.36	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	\$	N/A
3. SUBTOTAL		\$_	2,788.36	\$	N/A
4. LESS PAYROLL DEDUCTION	NS				
<ul> <li>a. Payroll taxes and social sec</li> </ul>	curity	\$ _	220.76	\$	N/A
b. Insurance		\$ _	203.34	\$	N/A
c. Union dues		\$_	0.00	\$	N/A
d. Other (Specify):			0.00	\$	N/A
		\$ _	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$_	424.10	\$	N/A
6. TOTAL NET MONTHLY TAK	E HOME PAY	\$_	2,364.26	\$	N/A
7. Regular income from operation	of business or profession or farm (Attach detailed state	ment) \$_	0.00	\$	N/A
8. Income from real property		\$ _	0.00	\$	N/A
9. Interest and dividends		\$ _	0.00	\$	N/A
dependents listed above	ort payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	N/A
11. Social security or government		ф	672.00	Ф	NI/A
(Specify): State Assista	ance	\$	673.00 0.00	\$ <u></u>	N/A N/A
12. Pension or retirement income		<del></del> • -	0.00	ф —	N/A
13. Other monthly income		Φ_	0.00	φ	IN/A
(0 .0)		\$	0.00	\$	N/A
			0.00	\$ <del></del>	N/A
			_		
14. SUBTOTAL OF LINES 7 THI	ROUGH 13	\$ _	673.00	\$	N/A
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$_	3,037.26	\$	N/A
16. COMBINED AVERAGE MO	NTHLY INCOME: (Combine column totals from line	15)	\$	3,037.	26

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **none** 

B6J (Offi	icial Form 6J) (12/07)
In re	Diane A Perkins

Debtor(s)

13-24317

Case No.

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenditures labeled "Spouse."	ne a separan	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	994.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	200.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	450.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	49.58
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	150.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Estate Taxes	\$	246.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	-	
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Misc household and paper	\$	100.00
Other Misc personal care and grooming	\$	50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,989.58
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
none		
20. STATEMENT OF MONTHLY NET INCOME	=	
a. Average monthly income from Line 15 of Schedule I	\$	3,037.26
b. Average monthly expenses from Line 18 above	\$	2,989.58
c. Monthly net income (a minus h)	\$	47.68

In re **Diane A Perkins** Case No. **13-24317** 

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

# **Other Utility Expenditures:**

Cable	\$ 100.00
Cell	\$ 100.00
Total Other Utility Expenditures	\$ 200.00

# **United States Bankruptcy Court** Eastern District of Wisconsin

In re	Diane A Perkins			Case No.	13-24317
			Debtor(s)	Chapter	7
	<b>DECLARATION C</b>	ONCERN	ING DEBTOR	S SCHEDUL	ES
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY IN	NDIVIDUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the			•	es, consisting of23
Date	April 16, 2013	Signature	/s/ Diane A Perkin	s	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court Eastern District of Wisconsin

In re	Diane A Perkins		Case No.	13-24317
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$11,144.07 2013 YTD: Debtor Employment Income \$34,519.00 2012: Debtor Employment Income \$30,484.00 2011: Debtor Employment Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,548.00 2013 YTD: Debtor State Assistance

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Best Case Bankruptcy

AMOUNT SOURCE

2012: Debtor State Assistance \$7,644.00 \$7,644.00 2011: Debtor State Assistance

#### 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Bank Of America (mortgage) Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420

DATES OF **PAYMENTS** 1/2013-3/2013

AMOUNT PAID

AMOUNT STILL **OWING** 

\$2,982.00 \$113,574.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/

AMOUNT PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

**TRANSFERS** 

**OWING TRANSFERS** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Wheaton Franciscan Inc vs. Diane A Perkins Milwaukee County Case Number 2012SC029556

NATURE OF **PROCEEDING** Small Claims, Claim Under \$ I imit

COURT OR AGENCY AND LOCATION Milwaukee County

STATUS OR DISPOSITION Closed

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or** since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Pioneer Credit Counseling

4/10/13

\$40

PO Box 6860

Rapid City, SD 57709

DeLadurantey Law Office, LLC 735 W. Wisconsin Ave, Suite 720 Milwaukee, WI 53233 4/10/13

\$300

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 4434 N 56th St Milwaukee WI, 53218 NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT NOTICE

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Q

### 25. Pension Funds.

None If

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 16, 2013
Signature Is/ Diane A Perkins
Diane A Perkins
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# **United States Bankruptcy Court** Eastern District of Wisconsin

In 1	re Diane A Perkins		Case No.	13-24317
		Debtor(s)	Chapter	7
	DISCLOSURE OF COME	PENSATION OF ATTORNEY	FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy, or agre	ed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,200.00
	Prior to the filing of this statement I have receiv	red	\$	300.00
	Balance Due		<b></b>	900.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person unless t	hey are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed composition copy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects of the	bankruptcy c	ase, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and re</li> <li>b. Preparation and filing of any petition, schedules,</li> <li>c. Representation of the debtor at the meeting of cre</li> <li>d. [Other provisions as needed]</li> <li>Exemption planning; preparation and filing of motions pursuant to 11 to 11 to 12.</li> </ul>	statement of affairs and plan which may be ditors and confirmation hearing, and any a d filing of reaffirmation agreements	required; djourned hea	rings thereof; tions as needed; preparation
	In all Chapter 7 cases, the Attorney In hour. The amount stated above as be contract for pre-petition services. The pursuant to a post-petition contract f	eing received prior to filing is the am e amount stated above as the balan	ount receiv	ed under a pre-petition
6.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for paymen	nt to me for re	epresentation of the debtor(s) in
Date	ed: April 16, 2013	/s/ Attorney Nathan E. D	eLadurante	ey
	<del>·</del>	Attorney Nathan E. DeL	adurantey 1	
		DeLadurantey Law Offic		
		735 W. Wisconsin Ave, Milwaukee, WI 53233	Suite 720	
		414-377-0515 Fax: 414	755-0860	
		info@dela-law.com		

# **United States Bankruptcy Court** Eastern District of Wisconsin

In re	Diane A Perkins		Case No.	13-24317	
		Debtor(s)	Chapter	7	

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Property No. 1			
Creditor's Name: Bank Of America		Describe Property S homestead located Valued according to	at 4434 N 56th St, Milwaukee WI, 53218
Property will be (check one):		1	
☐ Surrendered	■ Retained		
If retaining the property, I intend ☐ Redeem the property ■ Reaffirm the debt	to (check at least one):		
■ Reaffirm the debt  ☐ Other. Explain	(for example, as	oid lien using 11 U.S.C	C 8 522(f))
-	(for example, as	ord nen doing 11 0.5.0	3. 3.022(1)).
Property is (check one):		_	
☐ Claimed as Exempt		■ Not claimed as ex	empt
PART B - Personal property subjection Attach additional pages if necessar Property No. 1		e columns of Part B mu	ast be completed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pr	coperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
		intention as to any pi	U.S.C. § 365(p)(2):  □ YES □ NO  roperty of my estate securing a debt a
D . Amril 40 2042	Q.	/o/ Diama A Daul-i	
Date April 16, 2013	Signature	/s/ Diane A Perkins	
		Diane A Perkins	

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# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

B 201B (Form 201B) (12/09)

## United States Bankruptcy Court Eastern District of Wisconsin

In re	Diane A Perkins		Case No.	13-24317
	Do	ebtor(s)	Chapter	7

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Diane A Perkins	X /s/ Diane A Perkins	April 16, 2013
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <b>13-24317</b>	X	
	Signature of Joint Debtor (if a	ny) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Best Case Bankruptcy

# **United States Bankruptcy Court** Eastern District of Wisconsin

In re	Diane A Perkins		Case No.	13-24317
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtor hereby verific	es that the attached list of creditors is true and o	correct to the best	of his/her knowledge.
Date:	April 16, 2013	/s/ Diane A Perkins Diane A Perkins		

Signature of Debtor

In re Dian	ne A Perkins	
Case Number	Debtor(s) : <b>13-24317</b>	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
(If known)		☐ The presumption arises.
		■ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b. □ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>□ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7	7) EX	CLUSION	
	Marital/filing status. Check the box that applies and complete the balance of this part of this state			
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.			
2	b. Married, not filing jointly, with declaration of separate households. By checking this box, d "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse an purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete of for Lines 3-11.	d I are	living apart of	ther than for the
	c. $\square$ Married, not filing jointly, without the declaration of separate households set out in Line 2.1 ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.			
	d. $\square$ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("All figures must reflect average monthly income received from all sources, derived during the six	T		
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	]	Column A  Debtor's Income	Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	2,788.36	\$
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.		,	·
	Debtor Spouse			
	a. Gross receipts \$ 0.00 \$			
	b. Ordinary and necessary business expenses \$ 0.00 \$ c. Business income Subtract Line b from Line a	\$	0.00	¢
		Э	0.00	<b>3</b>
	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b>			
5	Debtor Spouse			
	a. Gross receipts \$ 0.00 \$			
	b. Ordinary and necessary operating expenses \$ 0.00 \$ c. Rent and other real property income Subtract Line b from Line a	¢	0.00	¢
-		\$		·
6	Interest, dividends, and royalties.	\$	0.00	
7	Pension and retirement income.	\$	0.00	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$	0.00	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$	\$	0.00	\$
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.  Debtor Spouse			
	a. State Assistance \$ 673.00 \$			
	b.			
	Total and enter on Line 10	\$	673.00	\$
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	3,461.36	\$

12	Total Current Monthly Income for § 707(b)(7). If Column E Column A to Line 11, Column B, and enter the total. If Column the amount from Line 11, Column A.		\$		3,461.36	
	Part III. APPLICATION	OF § 707(b)(7) EXCLUSIO	N			
13	Annualized Current Monthly Income for § 707(b)(7). Mult enter the result.	iply the amount from Line 12 by the	number 12 and	\$	41,536.32	
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: WI b.	Enter debtor's household size:	2	\$	58,668.00	
	<b>Application of Section 707(b)(7).</b> Check the applicable box a	nd proceed as directed.				
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

# Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULA	ATION OF CURREN	T MONTHLY INCOM	ME FOR § 707(b)(	2)
16	Enter the amount from Line 12.				\$
17	Marital adjustment. If you checked Column B that was NOT paid on a dependents. Specify in the lines below spouse's tax liability or the spouse's amount of income devoted to each not check box at Line 2.c, enter zerola.	regular basis for the househow the basis for excluding support of persons other thourpose. If necessary, list ac	and the debtor or the Column B income (such a lan the debtor or the debtor's diditional adjustments on a sep	the debtor's as payment of the dependents) and the	
	d. Total and enter on Line 17		\$		\$
18	Current monthly income for § 70	<b>7(b)(2).</b> Subtract Line 17 fr	rom Line 16 and enter the res	ult.	\$
	Part V. C	ALCULATION OF I	DEDUCTIONS FROM	INCOME	
	Subpart A: De	luctions under Standar	ds of the Internal Revenu	ie Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			\$	
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.				
	Persons under 65 year a1. Allowance per person	a2.	Persons 65 years of age Allowance per person	or older	
	b1. Number of persons	b2.	Number of persons		
	c1. Subtotal	c2.	Subtotal		\$
20A	Local Standards: housing and uti Utilities Standards; non-mortgage e available at www.usdoj.gov/ust/ or	xpenses for the applicable of from the clerk of the bankr	county and family size. (This	information is amily size consists of	

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for an debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Interest an amount less than zero.			
	<ul> <li>a. IRS Housing and Utilities Standards; mortgage/rental expense</li> <li>b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</li> </ul>	\$		
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$	
21	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			
22A	Local Standards: transportation; vehicle operation/public transportation You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 8.  10 1 2 or more.	f whether you pay the expenses of operating a		
	If you checked 0, enter on Line 22A the "Public Transportation" amout Transportation. If you checked 1 or 2 or more, enter on Line 22A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/6">www.usdoj.gov/ust/6</a>	\$		
22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  □ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.  □ IRS Transportation Standards, Ownership Costs			
	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Averag Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.			
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2. as stated in Line 42.	\$		
	b. 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly estate and local taxes, other than real estate and sales taxes, such as inc security taxes, and Medicare taxes. Do not include real estate or sales	xpense that you actually incur for all federal, ome taxes, self employment taxes, social	\$	

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average month deductions that are required for your employment, such as retirement contributions, union dues, and u Do not include discretionary amounts, such as voluntary 401(k) contributions.				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually life insurance for yourself. Do not include premiums for insurance on your dependents, for whole any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are repay pursuant to the order of a court or administrative agency, such as spousal or child support payment include payments on past due obligations included in Line 44.				
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged the total average monthly amount that you actually expend for education that is a condition of employ education that is required for a physically or mentally challenged dependent child for whom no public providing similar services is available.	ment and for			
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expendidcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational p				
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually e health care that is required for the health and welfare of yourself or your dependents, that is not reimb insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B include payments for health insurance or health savings accounts listed in Line 34.	ursed by			
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount the actually pay for telecommunication services other than your basic home telephone and cell phone services, call waiting, caller id, special long distance, or internet service - to the extent necessary for your welfare or that of your dependents. Do not include any amount previously deducted.	rice - such as			
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$			
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in				
34	the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or you dependents.				
	a. Health Insurance \$				
	b. Disability Insurance \$				
	c.   Health Savings Account   \$	\$			
	Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditure below:  \$	s in the space			
35	Continued contributions to the care of household or family members. Enter the total average actual expenses that you will continue to pay for the reasonable and necessary care and support of an elderly ill, or disabled member of your household or member of your immediate family who is unable to pay the expenses.	, chronically			
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses the actually incurred to maintain the safety of your family under the Family Violence Prevention and Servother applicable federal law. The nature of these expenses is required to be kept confidential by the confidential by the confidence of these expenses is required to be kept confidential by the confidence of these expenses is required to be kept confidential by the confidence of these expenses is required to be kept confidential by the confidence of the confidenc	rices Act or			
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by Standards for Housing and Utilities, that you actually expend for home energy costs. You must provitrustee with documentation of your actual expenses, and you must demonstrate that the addition claimed is reasonable and necessary.	de your case			
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or set school by your dependent children less than 18 years of age. You must provide your case trustee wird documentation of your actual expenses, and you must explain why the amount claimed is reasonanceessary and not already accounted for in the IRS Standards.	condary th			

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$			
40	Cont	inued charitable contributions. cial instruments to a charitable o	Enter the amount that you will conting rganization as defined in 26 U.S.C. §	nue t 170(	o contribute in the c)(1)-(2).	e form of cash or	\$
41	Tota	l Additional Expense Deduction	ns under § 707(b). Enter the total of I	Lines	s 34 through 40		\$
		\$	Subpart C: Deductions for De	bt l	Payment		
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	A	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$		□yes □no	
				,	Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount						
	a.	Name of Creditor	Property Securing the Debt		\$	e Cure Amount	
					Т	otal: Add Lines	\$
44	prior		aims. Enter the total amount, divided by claims, for which you were liable at the as those set out in Line 28.				\$
			• If you are eligible to file a case under the amount in line b, and enter the res				
1.5	a.	Projected average monthly ch		\$			
45	b.	issued by the Executive Offic	strict as determined under schedules e for United States Trustees. (This vw.usdoj.gov/ust/ or from the clerk of	X			
	c.		ive expense of chapter 13 case	To	otal: Multiply Line	es a and b	\$
46	Total	l Deductions for Debt Payment	Enter the total of Lines 42 through 45	5.			\$
		S	ubpart D: Total Deductions f	ron	n Income		
47	Tota	l of all deductions allowed unde	er § 707(b)(2). Enter the total of Lines	33,	41, and 46.		\$
		Part VI. DI	ETERMINATION OF § 707(t	o)(2	) PRESUMP	ΓΙΟΝ	
48	Ente	r the amount from Line 18 (Cu	rrent monthly income for § 707(b)(2)	))			\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))				\$		
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.			ılt.	\$		
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.			\$			

	<b>Initial presumption determination.</b> Check the applicable box and proceed as d	rected.		
52	☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.			
32	☐ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.			
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. C	omplete the remainder of Part VI (	Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt		\$	
54	Threshold debt payment amount. Multiply the amount in Line 53 by the numb	er 0.25 and enter the result.	\$	
	Secondary presumption determination. Check the applicable box and proceed	as directed.		
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.			
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54 of page 1 of this statement, and complete the verification in Part VIII. You may		tion arises" at the top	
	Part VII. ADDITIONAL EXPENSI	E CLAIMS		
Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expeach item. Total the expenses.				
	Expense Description	Monthly Amou	ınt	
	a.	\$		
	b.	\$		
	C.	\$		
	d. Total: Add Lines a, b, c, and d	\$ \$		
	Total. Add Lines a, b, c, and d	J		
	Part VIII. VERIFICATIO	N		
	I declare under penalty of perjury that the information provided in this statement	is true and correct. (If this is a join	nt case, both debtors	
57	must sign.) Date: April 16, 2013 Signate	are: /s/ Diane A Perkins		
		Diane A Perkins (Debtor)		
I	1			

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

# **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 10/01/2012 to 03/31/2013.

## Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Employment Income

Income by Month:

6 Months Ago:	10/2012	\$2,927.08
5 Months Ago:	11/2012	\$2,691.65
4 Months Ago:	12/2012	\$1,564.64
3 Months Ago:	01/2013	\$4,477.39
2 Months Ago:	02/2013	\$2,409.55
Last Month:	03/2013	\$2,659.87
	Average per month:	\$2,788.36

### Line 10 - Income from all other sources

Source of Income: State Assistance

Income by Month:

6 Months Ago:	10/2012	\$673.00
5 Months Ago:	11/2012	\$673.00
4 Months Ago:	12/2012	\$673.00
3 Months Ago:	01/2013	\$673.00
2 Months Ago:	02/2013	\$673.00
Last Month:	03/2013	\$673.00
	Average per month:	\$673.00